

Information to identify the case:

Debtor 1	Morris Starkman	Social Security number or ITIN	xxx-xx-6813
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 22-13457-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Morris Starkman
aka Moishe Starkman, dba Moishe Starkman

10/28/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Morris Starkman
Debtor

Case No. 22-13457-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 28, 2022

User: admin
Form ID: 318

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2022:

Recip ID	Recipient Name and Address
db	+ Morris Starkman, 2206 Yellowstone Rd., Cinnaminson, NJ 08077-3157
519568176	+ AMERIHEALTH INSURANCE COMPANY, 1901 MARKET ST, PHILADELPHIA, PA 19103-1480
519623113	+ Alex Starkman, 2206 Yellowstone Road, Riverton, NJ 08077-3157
519568175	Allstate Insurance, 1181 Landis Ave, Vineland , NJ 08360
519623104	+ American Water Company, PO Box 371331, Pittsburgh PA 15250-7331
519568177	+ BAYHILL RECOVERY GROUP, LLC/EVEREST BUSINESS, 2001 NW 107TH AVE, 3RD FLOOR, MIAMI, FL 33172-2513
519568178	+++ BORDENTOWN PROFESSIONAL PLAZA ,LLC, 163 Route 130 North, BORDENTOWN , NJ 08505-2248
519568180	+ BUSINESS BACKER, 10856 REED HARTMAN HIGHWAY, CINCINNATI, OH 45242-0209
519623114	+ Bordentown Family Practice P.A, 2206 Yellowstone Road, Riverton, NJ 08077-3157
519568182	+ CARMANS ANSWERING SERVICE, 326 HIGH ST, MT. HOLLY, NJ 08060
519568183	+ CG TAX, AUDIT AND ADVISORY, 730 HOPE RD, TINTON FALLS, NJ 07724-9713
519568184	+ COLUMBIA SELF STORAGE, 1025 US 206, BORDENTOWN, NJ 08505-2140
519568188	+ CUPERSMITH,WILENSKY, LLP, 2500 MCCLELLAN AVE, PENNSAUKEN, NJ 08109-4613
519568189	+ ERIN BORDEN, BURLINGTON, NJ 08016
519623107	+ Erin Borden, 21 Parkers Mill Blvd, Mt Holly , NJ 08060-1394
519623108	+ Evan Vernon, 1849 S Ocean Drive, Apt 815, Hallandale FL 33009-4925
519568190	FARNSWORTH AND SEMPTIMHELTER, 629 MAIN ST, LUMBERTON , NJ 08048
519568192	HORIZON HEALTHCARE BC/BS OF NJ, PO BOX 200145, NEWARK, NJ 07102-0303
519568191	+ Holiday Inn Club Vacat, 8505 W Irlo Bronson Memo, Kissimmee, FL 34747-8217
519568193	+ Independent Recovery R, 24 Railroad Ave, Patchogue, NY 11772-3518
519568194	+ Independent Recovery Resources, 24 Railroad Ave, Patchogue, NY 11772-3518
519568196	+++ Jay Whitt, 2366 Stanford Street, Philadelphia, PA 19152
519568197	+ Julia Potpinko, 2372 Villa Drive, Pottstown, PA 19464-2026
519568198	+ Kevin Atlee DMD,LLC, 244 West Main St., MOORESTOWN, NJ 08057-2367
519568199	+ Kurts Landscaping, Mt. Laurel, NJ 08054
519623109	+ Kurts Landscaping, P.O. Box 2706, Riverton, NJ 08077-5706
519568200	LARCHMONT IMAGING, MT. LAUREL , NJ 08054
519623110	+ Larchmont Imaging, 1295 Route 38, Hainesport, NJ 08036-2702
519568202	+++ Lou Galloso, 45 5th Street, Marlton, NJ 08053-2320
519568203	MBNA AMERICA, WILMINGTON, DE
519568205	+ MERCHANT FUNDING SERVICES LLC/MCA RECOVERY, 17 STATE STREET, SUITE 4000, NEW YORK, NY 10004-1501
519568209	MOHELA, PO BOX 790233, PO, ST. LOUIS, MO 63179
519568207	+ MidFirst Bank, 501 NW Grand Boulevard, Oklahoma City, OK 73118-6037
519568206	Midfirst Bank, 216 Haddon Ave, Westmont , NJ 08108
519568213	+ NJ DEPT OF LABOR AND WORKFORCE, PO BOX 379, TRENTON, NJ 08625-0379
519568214	+ NJ EZ pass, Po box 1235, Elmsford, NY 10523-0935
519568210	+ New Jersey Higher Education Assistance Author, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
519568211	+ New Jersey Higher Education Student Assistanc, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
519568212	+ Nissan Motor Corporation, Po box 742658, Cincinnati , OH 45274-2658
519568217	+ POLINO AND PINTO, PC, 720 EAST MAIN ST, MOORESTOWN, NJ 08057-3058
519585770	+ PSE&G, attn: bankruptcy dept, po box 709, newark, NJ 07101-0709
519623112	+ PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
519623111	+ Paul Vernon, 1849 S Ocean Drive, Apt 815, Hallandale FL 33009-4925

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519568215 Paul Vernon, Boca Raton, FL
519568216 Paychex, Cherry Hill, NJ
519568222 STATE OF NJ DEPT OF REVENUE, TRENTON, NJ
519568223 STATE OF NJ DIV OF WAGE AND HOUR COMPLIANCE, TRENTON, NJ
519568221 State of New Jersey Department of Revenue, 3 John Fitch Way, Trenton, NJ 08611
519568224 +++ Stephanie Sutphen, 3 Delaware Drive, BORDENTOWN , NJ 08505-2505
519623102 + Truist Loan Services, P.O. Box 2306, Wilson, NC 27894-2306
519568227 + Virtua Hospital, 175 Madison Avenue, MT. HOLLY, NJ 08060-2099

TOTAL: 51

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2022 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 28 2022 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519568179	Email/Text: bankruptcy@bbandt.com	Oct 28 2022 20:22:00	Branch Banking and Trust, 200 W 2nd St, Winston Salem, NC 27101
519568185	Email/Text: ebnotifications@creditacceptance.com	Oct 28 2022 20:22:00	Credit Acceptance, 25505 west twelve mile rd, Southfield , MI 48034
519568181	+ EDI: CAPITALONE.COM	Oct 29 2022 00:13:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
519623105	+ Email/Text: kfitzpatrick@cinnaminsonsewerage.org	Oct 28 2022 20:22:00	Cinnaminson Sewer Authority, 400 N.Randolph Ave, Cinnaminson, NJ 08077-1544
519568186	+ Email/Text: ebnotifications@creditacceptance.com	Oct 28 2022 20:22:00	Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
519568195	+ EDI: IRS.COM	Oct 29 2022 00:13:00	Internal Revenue Service, 2970 Market St., Mail Stop 5-Q30. 133, Philadelphia, PA 19104-5002
519623103	^ MEBN	Oct 28 2022 20:18:19	KML Law Group, 701 Market Street #5000, Philadelphia, PA 19106-1541
519568204	+ Email/Text: MDSBankruptcies@meddatys.com	Oct 28 2022 20:22:00	Medical Payment Data, 645 Walnut Street, Suite 5, Gadsden, AL 35901-4173
519568208	+ EDI: AISMIDFIRST	Oct 29 2022 00:13:00	Midland Mtg/Midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
519568219	EDI: PRA.COM	Oct 29 2022 00:13:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
519568218	+ EDI: PRA.COM	Oct 29 2022 00:13:00	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
519568225	+ Email/Text: bankruptcy@bbandt.com	Oct 28 2022 20:22:00	TRUIST, PO BOX 580048, CHARLOTTE, NC 28258-0048
519568226	+ EDI: VERIZONCOMB.COM	Oct 29 2022 00:13:00	VERIZON, PO BOX 489, NEWARK, NJ 07101-0489

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519568201		Larry Levinson
519568220		Roebbingbk
519623106	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with

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519568187 *+ court:, Credit Acceptance, 25505 West Twelve Mile Rd, Southfield MI 48034
Credit Acceptance Corp, Po Box 513, Southfield, MI 48037-0513

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Karina Pia Lucid	on behalf of Debtor Morris Starkman klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5